Quill-Driving: British Life-Insurance Clerks and Occupational Mobility, 1800–1914

For the clerks who worked in British life-insurance companies during the nineteenth and early twentieth centuries, occupational mobility was both an opportunity that motivated effort and a generator of wide disparities in pay and status. Ambitious clerks learned math in the hope of becoming actuaries. By the end of the nineteenth century, this pattern had changed, owing to the rise of branch networks and accompanying bottlenecks in the promotion process. Insurance companies tried to divert clerks’ ambition by offering them opportunities to engage in sports and other leisure activities, and by enhancing their financial security through staff pension schemes. Although these strategies only succeeded in retaining around half of all entering clerks for more than a few years, the activities added meaning to the lives of those clerks who stayed on and made vital contributions to the rapid growth of one of Britain’s most important financial services.

In July 1854, Peter Ewart, who had been secretary at The Standard Life Assurance Company’s London branch for fifteen years, died prematurely. Assisted by a local board of directors, Ewart and three clerks were responsible for the day-to-day operations of the branch,
which oversaw a rapid expansion of the Scottish company’s business throughout England during his tenure there. His salary of £700 was higher than most London insurance clerks, enabling him to keep up a £5,000 insurance policy, but the proceeds from the policy proved to be insufficient to pay his debts, funeral expenses, education for his three children, and his widow’s rent. Despite repeated pleas from the London board, Standard Life’s Edinburgh directors refused to do more than pay Ewart’s salary through November. The situation was different when William Thomson, Standard Life’s head-office manager, retired in 1874. Trained as an accountant, Thomson had been appointed secretary in 1834 at the age of twenty-one (one of Standard Life’s founders was a friend of the family) and was promoted to manager three years later. Even more than Ewart, Thomson’s efforts put Standard Life on the map, both as an innovator in life insurance and as a training ground for future actuaries. By 1848 Thomson earned £1,200 a year, and his salary at retirement was £3,000. He continued to receive a pension of £2,500 until he died in 1883, after which point his widow received a £500 annuity. Unlike Ewart, whose labors left him poised on the threshold of the middle class, Thomson turned his insurance work into an express ticket to middle-class status and prosperity.

This tale of two secretaries illustrates several striking features about the place of white-collar work in nineteenth-century British life insurance, many of which also appeared in other Victorian settings for clerical labor. Ewart and Thomson each occupied the upper altitudes of a clerical iceberg. In 1893, between 15,000 and 20,000 clerks worked in the British life-insurance sector, around a tenth of the total number of clerks employed in the country. Into the 1880s, they comprised the only constant presence in the industry; for doctors, lawyers, company directors, and salesmen, insurance was almost always a sideline to another job. Clerks, in contrast, worked in insurance companies six days a week for most of their adult lives, and their efforts laid the foundation of some of Britain’s primary amassers of wealth in the nineteenth century. Since life insurance essentially started from scratch in the early

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3Between 1870 and 1914, sums insured in Britain tripled, from £293 million to £870 million; this accounted for £29 million in premium income in 1914: Supple, Royal Exchange Assurance, 285, 220.
nineteenth century, directors learned how to run the business as they went along. Inevitably, they learned the most from the clerks who regularly monitored the ebb and flow of policy receipts, annual premiums, and claims, and who also generated much of the actuarial knowledge that was essential for long-term solvency. Although many of the earliest companies sent out for actuarial experts, they soon discovered that it was safer to rely on clerks who showed signs of being able to combine mathematical skill with sound business knowledge. By the 1850s, nearly all British actuaries (who in most cases were de facto managers) had risen from a junior clerkship to a position of paramount authority.

As the disparate life trajectories of Ewart and Thomson (and their families) attest, however, not all Victorian insurance clerks were equally rewarded for their deeply significant labor. Most worked thirty or more years without ever approaching even Ewart’s status or salary, let alone Thomson’s. This uneven potential for social mobility, which was a crucial motivational factor among Victorian insurance clerks, was all the more poignant given what these clerks spent their lives processing. Life insurance, as much as any other single product, shaped the moral and economic contours of middle-class identity in Victorian Britain. It stood for thrift, hard work, and financial security in the event of premature death, and taught men how to fulfill their role as “natural guardians and protectors” of their wives. The marketing literature that clerks mailed to customers throughout the kingdom boasted of the part played by life insurance in nurturing these virtues. Unlike the clerks themselves, however, most middle-class men who bought these policies were able to supplement their coverage with other financial supports, including urban real estate and good will in a trade or business—and, in any case, could usually afford to buy more insurance than the typical clerk.

In this article, I explore how the successful functioning of British life insurance in the nineteenth century required directors to maintain a delicate balance between nourishing middle-class values of independence among their employees and enforcing patterns of dependence

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4 Only six British life offices in existence after 1800 formed before 1790 (the Amicable, Royal Exchange, Equitable, Sun, Union, and London Assurance), and the latter three sold only fire and marine insurance up to 1809.


and deference. I also indicate how this balance altered by the end of the nineteenth century, owing to the proliferation of routinized work as the insurance sector developed. Expansion and diversification forced actuaries to share power with branch managers (who focused on sales rather than technical matters) and with department heads who specialized in other forms of insurance. Lower-ranking life-insurance clerks, meanwhile, needed to adjust to different criteria for mobility, which came to have more to do with being a good salesman or office manager than with being good at math. In the wake of these changes, insurance companies began providing their clerks with a large array of team sports and other recreational opportunities, which enabled them to substitute vicarious middle-class virtues for more tangible avenues of social and economic mobility.

The first half of the trajectory followed by nineteenth-century British life-insurance clerks differs markedly from the pattern that has been recorded by historians of British and American clerical labor. For the period prior to 1870, these histories have tended to focus on commercial clerks, for whom upward mobility meant full or part ownership of their own business. These clerks absorbed a culture of self-improvement in boarding houses, lecture halls, and the YMCA. Life-insurance clerks, who never aspired to ownership, instead imitated the mathematical training that was on offer to higher-class young men at Cambridge; and, from the 1850s on, they prospered by displaying their academic prowess and social graces in the presence of senior colleagues at professional organizations like the Institute of Actuaries in London and the Faculty of Actuaries in Edinburgh. Their experience was hence markedly different from that of commercial clerks; and though similar in general to that of clerks in banks, railways, and the civil service, it differed in specific content. After 1870, as corporate culture spread to new sectors of the economy, these disparate mobility patterns converged. Several recent studies of American clerical labor in this period have inferred wider patterns from the life-insurance sector, which confirm the findings of this article, whereby narrower promotion channels coincided with

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7 Many of the best sources for insurance clerks do not distinguish the departments clerks worked for, and, in many cases, the forms of activity or company policies similarly lumped all clerks together. As discussed below, the fact that life clerks would become a minority in all but specialist life offices by the end of the nineteenth century had an important impact on their work experience.

8 The two most recent histories of Anglo-American insurance that cover the period up to 1870 only mention clerks in passing: see Robin Pearson, Insuring the Industrial Revolution: Fire Insurance in Great Britain, 1700–1850 (Aldershot, U.K., 2004); and Murphy, “Security in an Uncertain World.”

the rise of new office technologies, the new appearance of women in the workplace, and the increasing popularity of company-sponsored leisure activities.\textsuperscript{10}

Besides clarifying the status of the clerk in the history of Anglo-American business, my article also provides a test case for recent cultural studies of clerical labor that have focused on two kinds of literary production: one generated by clerks themselves (in diaries, letters, and lecture notes), and the other generated by novelists who employed clerks as central characters in their fiction. These sources attach faces to hitherto faceless clerks, and add color to those faces by revealing their aspirations for a “moral life” and their participation as both readers and subjects in a burgeoning lower-middle-class literary market.\textsuperscript{11} As such, they represent (in Thomas Augst’s words) “cultural forms by which individuals imagine potential futures and possible lives”—which, in the case of clerks, most typically were stories of escape out of the office and into roles that were more fulfilling and reassuringly masculine.\textsuperscript{12} Although I mainly rely on more traditional business-history sources (like minute books and trade journals), my conclusions tend in the same direction. My workplace-generated sources, however, do suggest one important caveat, to which I will return in the conclusion. This is the fact that inevitably, and in order for insurance work to go on, at least some clerks managed to discover a sense of purpose in the office itself. In what follows, I recount the evolving mechanisms by which insurance companies enabled them to do so.

Organizing Clerical Labor

Although small by present-day standards, life-insurance companies in the first half of the nineteenth century were large compared with many Victorian employers. The Clerical Medical, Eagle, Edinburgh, and Economic—all mid-sized insurers processing from 300 to 600 policies yearly—had between 5 and 8 clerks on their staffs in the 1850s. Staffs were correspondingly larger at companies that offered fire as well as life


\textsuperscript{12}Augst, \textit{The Clerk’s Tale}, 262.
coverage—48 at the Royal Exchange in 1840 and 23 at the Alliance in 1827—but in such cases the large majority of clerks processed fire policies.\textsuperscript{13} Head-office staffs of life-insurance companies doubled in size over the last two decades of the nineteenth century, and those at composite offices grew even faster in the course of adding new departments. The staff at the Royal Exchange’s head office went from 76 to 149 between 1890 and 1900, then doubled again by 1913, to 314—although more than 90 percent of this increase occurred in departments other than life insurance. If staff numbers at the large composites dwarfed those of specialist life offices, they were dwarfed in turn by the handful of industrial insurance companies, which specialized from the 1860s in selling small burial policies to working-class customers. The Prudential’s head-office staff, which already numbered 245 in 1873, increased to 700 by 1892 and to 2,600 by 1920.\textsuperscript{14}

Combined with waves of mergers between 1890 and 1910, the rise of branch networks after 1870 created most of this increase in the average insurance-company staff. Branches revolutionized the sale of life insurance in Britain by moving much of the administrative machinery closer to the point of sale, and by providing direct supervision over the appointment and performance of an ever-expanding sales force. In 1870, thirty life-insurance companies had established around 100 branches; sixty others made do with local boards of directors or freelance salesmen. By 1900, sixty firms (all but nine then doing business in Britain) had 583 branches, and twenty-four had 10 or more.\textsuperscript{15} The overall number of clerks working in these branches increased even faster than those at head offices. While the Alliance’s head-office staff increased from 19 to 41 clerks between 1879 and 1892, its branch staff ballooned from 40 to 159; an increase from 70 to 108 clerks at the Yorkshire’s head office between 1903 and 1924 accompanied a nearly sevenfold increase in its branch workforce.\textsuperscript{16}

\begin{footnotes}
\item[13] Clerical Medical salary books, Acc.2005/022, Clerical Medical archives, HBOS plc Group Archives, Edinburgh (henceforth CM); Eagle Insurance Company board minutes, 13 Aug. 1858, EA 1/5/13, Zurich Financial Services (henceforth ZFS); Edinburgh Life Assurance Company board minutes, 4 Dec. 1856, CU 2733, Aviva Group archives, Norwich (henceforth AG); Economic Life Assurance Society board minutes, 22 Dec. 1848, 14,065/4, GL; Supple, \textit{Royal Exchange Assurance}, 376; Alliance Assurance Company board minutes, 2 May 1827, 12,162/1, GL.
\item[16] Alliance board minutes, 15 Jan. 1879, 2 Mar. 1892, 12,162/11, 15, GL; Yorkshire Fire & Life Insurance Company branch staff salaries and administration register, GA 2707, AG.
\end{footnotes}
The steadily increasing numbers of Victorian insurance clerks were literally surrounded by books, which defined their physical space and labor discipline. Especially in a company’s formative years, directors spent much time and energy organizing a set of books that would allow them to keep track of the progress of business. The Legal & General, for instance, made “the system of the Books and arrangement of the accounts” its first priority upon forming in 1836, and three years later assigned its secretary to fix things in 1839 after “irregularity” had ensued from its original plan. As the nineteenth century went on, directors continued to assess the contours of a business by tracking its progress from one book to another, with the only difference being that a policy’s circuit grew longer as accountancy standards tightened. An English & Scottish Law insurance policy in 1882, for instance, moved from its counter-foiled receipt into the renewal-list book, and from there into a monthly premium list, where it was further checked against “the Life Cash-book, the premium receipt-Book, the Cashier’s Account Book and the Bankers’ Pass-Books.”17

Besides enabling directors to keep track of business, an orderly set of books also physically organized the clerical staff by assigning individual clerks to specific responsibilities. The Law Union divided its clerks into separate town and country branches, each of which regularly submitted rough cash books and premium registers to the secretary. The accountant then transferred this into a final cash book, journal, and ledger, and gathered from other clerks four more books—ready at the end of each week to be audited by a rotating committee of directors. As clerks rose through the ranks, they graduated from processing correspondence and entering receipts to keeping books of their own. The Bankers’ Magazine indicated this trajectory in 1893 when it contrasted the junior insurance clerk’s “stereotyped” duties—“copying letters, entering in registers, engrossing policies, writing out receipts, keeping postages”—with the “higher duties” that came with a “proper” clerkship: “the preparation of agency accounts, the checking and calculation of premium rates, the sending out of renewal receipts, [and] attending to the manifold book-keeping.”18

In many cases, the directors’ role in overseeing this careful arrangement of personnel came to a virtual end, once the machinery of management was up and running. The death or retirement of an office manager often forced directors to admit how little attention they had been paying to day-to-day business operations. The English & Scottish Law

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17 Legal & General Life Assurance Society board minutes, 29 Nov. 1836 and 30 Apr. 1839 33.437/1–2, GL; English & Scottish Law Life Assurance Association board minutes, 17 Mar. 1882, ESL1/5/1/1/10, ZFS.
instructed its assistant actuary, after his boss had died, to “obtain from all the members of the official staff written statements describing their present respective positions and duties,” and the Economic asked its second clerk in 1836 what he had been up to since the actuary had resigned four years earlier, which, it turned out, included “several . . . important duties which do not properly belong to the department of the second clerk.” An actuary’s departure was especially traumatic when it exposed a long history of previously unknown incompetence or fraud. When the West of England’s actuary died in 1879, a scathing report by his replacement led the Post Magazine to comment that, yet again, “the termination of an antique rule [had] brought about unpleasant awakenings” and had chastened a board of directors into promising “alterations and reforms in the system of book-keeping.”

For their daily “seven hours’ quill-driving without intermission” (as one clerk described it in 1841), insurance employees earned wages that were similar to those earned by bank clerks and higher than most other clerical workers’ pay. Atlas clerks received £144 on average in 1809, comparable to an average salary of £143 at the Alliance in 1827. Pay, like the cost of living, was lower in Scotland. Twelve Standard Life clerks earned, on average, just over £100 in 1853, and the seven life clerks at the Caledonian averaged £97 in 1878. From a starting point of £50 to £70 per year (£30 in Scotland), clerks in most life offices could count on raises of £10 to £20 per year into, but not beyond, early middle age. Tracking average salary by age at the Clerical Medical between 1842 and 1912, clerks earned £66 at age twenty, moved up to £111 by the age of twenty-five, £176 at thirty, £247 at thirty-five, £360 at forty, and £452 at forty-five, before leveling off, owing to salary caps on all but the highest positions. Factoring in the deflation that persisted with only brief interruptions during the nineteenth century, combined with the occasional cost-of-living adjustment, insurance clerks could look forward to a rising standard of living during this period.

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19 English & Scottish Law board minutes, 3 Dec. 1886, ESL1/5/1/11, ZFS; Economic board minutes, 10 June 1836, 14,065/2, GL; Post Magazine (henceforth PM) 40 (1879): 416, 435.
21 Atlas board minutes, 7 Mar. 1809, 16,170/1, GL; Alliance board minutes, 2 May 1827, 12,162/1, GL; Standard Life private minutes, 22 Sept. 1853, A1/3/2, SL; Caledonian Insurance Company board minutes, 13 Nov. 1878, 16,184/7, GL.
22 National Provident Institution salary returns, 20,293, GL; Provident Life Institution, notes on the company’s history, 103, 14,311 GL; Clerical Medical board minutes, vol. 22, 4 Aug. 1875, Acc.2006/063, CM.
23 Clerical Medical salary books, Acc.2005/022, CM.
Clerks received raises either in fixed increments or on the basis of periodic performance reviews. The Royal Farmers favored the first method, in order “to prevent special applications” for raises, and the Alliance switched from the first to the second in 1862, in order to reward “the progress and merits of the different Clerks” instead of “length of service alone.” The Atlas split the difference in 1843 when it introduced salary scales, but tied raises to an annual review of “the efficiency and attention of each of the Clerks.”25 As life offices expanded in size, some introduced tiered salary grades, enabling more promising clerks to rise more rapidly from one pay scale to another.26 Besides regular raises, insurance clerks also received substantial bonuses (to go along with substantial extra work) every five years, when it was time to value policies and divide surplus income among customers; many life offices also used these occasions to determine raises in pay, and new salaries remained in effect until the subsequent division period. Valuation bonuses ranged from 10 percent to 30 percent of a clerk’s annual wage, which usually came to under £10 a year when spread over the five-year cycle.27

Although insurance clerks’ real wages continued to increase over the course of the nineteenth century, the responsibility attached to these wages declined for most clerks as office organization grew more routinized. Typewriters and shorthand stenography more than doubled the rate of writing letters from the 1880s, converting carbon paper from a curiosity into the best method for duplicating. Copying by hand and letterpress gave way to the distinctive blue or purple shades of the mimeograph; addressographs enabled clerks to address up to sixty envelopes a minute; and arithmometers enabled comparable economies in basic mathematical calculations.28 For most insurance companies, these innovations appeared just when they were most needed, allowing them to keep pace with the blizzard of paper that accompanied the establishment of new branch networks. They were even more significant for industrial insurers like the Prudential and for composite companies that

25 Royal Farmers & General Fire & Life Insurance Company board minutes, 4 Apr. 1865, 14,989/17, GL; Alliance board minutes, 11 June 1862, 12,162/7, GL; Atlas board minutes, 5 May 1843, 16,170/7, GL.
27 See, for example, Legal & General board minutes, 24 Apr. 1877, 33,437/25, GL; English & Scottish Law board minutes, ESL1/5/1/1/5–12 passim, ZFS; Clerical Medical salary books, Acc.2005/022, CM.
added new forms of insurance to their basic offerings of fire and life coverage.

The Prudential was the first British insurance company to confront the growing gap between its older office technologies and the new demands of large-scale data processing. In 1871, it was the first company in the world (and, by several decades, the first insurance company in Britain) to replace bound ledgers with a card-filing system, which vastly enhanced its clerks’ ability to process thousands of policies a week. It was also ahead of the curve in erecting a state-of-the-art office building to accommodate its increased scale of business: the five-story Holborn Bars facility opened in 1879, complete with pneumatic tubes and telephones.29 Other industrial offices and several of the larger composites eventually followed suit. Upwards of a dozen firms built “Palatial Halls of Insurance” between 1894 and 1905, most of which came with telephones, typewriters, and elevators.30 Managers insisted that all these new features were in their clerks’ best interest. One actuary hailed a new card ledger as “much less trying to the eyes” than older bound ledgers; and when Scottish Life’s actuary developed a way to print premium receipts with an addressograph, the result (as his obituarist recalled) “relieved countless numbers of clerks from work of the dreariest and most monotonous nature.”31 Although at least some clerks bought into this way of thinking, the bottom line was that these innovations saved the insurance company time, which in turn reduced labor costs.

Even though most branch-office staffs remained small in comparison to the head office, and always lagged behind in terms of new office machinery, clerks who worked there were still caught up in the general shift toward increased routinization. Head offices had always imposed a certain amount of paperwork on provincial agencies, but red tape proliferated after 1870 as companies struggled to control costs without diminishing new business. Travel vouchers, expense accounts, and progress reports became the norm, to meet what Standard Life’s manager called “the crying need for economy in all directions.” Although such tools usually succeeded in stabilizing expenses, they also transformed the clerks’ work life. A decade after the company introduced a new card system in 1912 to monitor agents’ performance, officials were still grumbling that compiling the weekly returns was “a tedious and profitless task.”32

Increasingly after 1890, insurance companies started to reserve their “tedious and profitless” work for women. Again, the Prudential took the lead among British insurers in this regard. Beginning with the appointment in 1871 of a female supervisor and four lady clerks, by 1891 the Prudential employed 243 women—comprising 35 percent of its total staff, 42 percent of all women who worked for British insurance companies, and nearly three times the total number of women working for British banks.33 Other industrial insurers were quick to follow the Prudential’s example, and several “ordinary” life offices appointed women in the two decades after 1894.34 Insurance companies often segregated female workers in “watertight quarters,” and nearly always gave them tasks that were distinct from what men were asked to do. The Refuge’s new head office came with a top-floor “Harem,” which had a separate entrance and an eat-in kitchen, and the same arrangements existed at the Pearl and the Prudential.35 Tasks for women included feeding envelopes into addressographs, taking shorthand dictation, and above all typing. Some companies initially defined typing as a suitable job for men, but most by 1914 staffed their typing and shorthand departments entirely with women.36

Getting Hired

George and Weedon Grossmith concluded the final Punch installment of their Diary of a Nobody in 1889 with Charles Pooter, the book’s benighted protagonist, anticipating a future in which he would work, as a senior clerk, side by side with his newly appointed son: “My boy in the same office as myself—we can go down together by the ’bus, come home together, and who knows but in the course of time he may take great

36 Trebilcock, Phoenix Assurance, 2: 104; Supple, Royal Exchange Assurance, 396; National Mutual head-office salaries, Dec. 1913, 34,562/1, GL; Yorkshire branch staff salaries, GA 2707, AG.
interest in our little home.” Examples of insurance offices replicating “little homes” were fewer and farther between by 1889, but some survived and many others would have remained in the memories of older workers. The actuaries of the Eagle and the Rock still lived in rooms above the office, junior clerks in several offices still worked under their fathers, and the typical staff still ranged in number from under ten to the low dozens.37 Since life offices usually hired clerks before they reached the age of twenty, and since turnover rates were extremely low, most of these men took orders from the same two or three superiors for most, if not all, of their adult lives.38 In 1878, when George Cutiliffe was in his twentieth year as the Clerical Medical’s actuary, half of his staff of fourteen had worked under him for the entire twenty years, and four more for at least ten. Nine of them were in their mid-thirties or older, and nine would stay at the Clerical Medical until they retired.39 Retirement speeches and obituaries mentioned the “fatherly supervision” and “fatherly character” displayed by actuaries and secretaries, who referred to employees as “children” in “a large and growing family”; and actuaries’ wives, sisters, or daughters often shared this parental role.40

In many nineteenth-century insurance companies, the presence of two or more family members working in the same office tangibly confirmed its status as a home away from home. The Alliance’s actuary worked alongside two of his sons in the early 1860s, as did the Church of England’s manager from 1857 through 1862; when one son retired that year due to poor health, a third took his place. The Clergy Mutual’s founder, John Hodgson, was succeeded as secretary in 1871 by his grandson Matthew, whose brother George served as his assistant for two decades before taking over in 1893.41 Many clerks trained under their fathers before moving on to manage a different company, and even more of them directly succeeded their fathers at the life office where they got


38 Average age of appointment age is taken from Edinburgh Life staff notebook, CU 2567, AG; Clerical Medical salary books, Acc.2005/022, CM; National Provident salary returns, 20,293, GL; Legal & General staff register, 36,299/1, GL.

39 Clerical Medical salary books, Acc.2005/022, CM.


41 Alliance board minutes, 9 May 1860, 1 Mar. 1865, 12,162/6, GL; Church of England Fire & Life Assurance Society board minutes, 24 Dec. 1857, 17 June 1858, 5 Mar. 1862, 12,160D/4, GL; *PM* 44 (1893): 126, 136.


Clerical Medical board minutes, vol. 1, 5 Oct. 1825, SH14, CM; Atlas board minutes, 30 June 1808, 16,170/1, GL.

Rock Life Assurance Company board minutes, 3 June 1813, 21,208/2, GL; Guardian Insurance Company board minutes, Feb. 1867 and 21 Feb. 1868, 14,281/11, GL; Law Union committee reports, 6 Feb. 1889, 21,263, GL; Atlas board minutes, 16 Nov. 1809 and 7 Mar. 1811, 16,170/1, GL.

See, for example, Lindsay, *Count All Men Mortal*, 71; Tregoning and Cockerill, *Friends for Life*, 169; *PM* 49 (1888): 576, 854.
he had been a “lamentable failure.” A year earlier, Besant had dismissed another actuary’s son, more delicately suggesting to the father that the youth’s “slackness or want of energy” indicated that “an open air life in a more bracing and wholesome atmosphere than London” was called for. By 1920, patronage was on the way out as an appointment mechanism, and most companies had installed formal application procedures for prospective employees. With the onset of branch networks, appointments also grew more formal with increased distance from the head office. Before the 1870s, local boards of directors usually had the power to appoint and dismiss clerks, and they often stood by their employees even when the head office called for a change in personnel. This changed once local boards gave way to branches, headed by secretaries who seldom stayed in the same place long enough to get to know their staffs very well.

47 Rock, Centenary, 18; Digby Besant to George King, 22 Mar. 1909; Besant to G. S. Crisford, 11 Apr. 1910, Clerical Medical actuary’s private letter book, E21, Acc.2005/022, CM; “Particulars to be Furnished by a Candidate for a Clerkship,” c. 1915, Acc.2006/022, box LD063, CM.
48 See, for example, Lindsay, Count All Men Mortal, 61–62; Standard Life private minutes, 30 Nov. and 11 Dec. 1846, A 1/3/1, SL.
Getting Ahead

If most Victorian clerks received their appointments because a friend or relative was a director or staff member, and if few possessed any “special qualifications of any kind . . . on entry” (to quote an 1850 government report), a few clerks rose much farther through the ranks than others from this common starting point.49 For some, improved chances for mobility directly followed from better connections within the firm: this was certainly the case for the many sons of actuaries who either succeeded their fathers or got a leg up at another firm. Most clerks, however, needed to prove themselves within the white-collar ranks in order to advance; and the way they did so differed from the experience of most other early and mid-Victorian clerks, who got ahead by saving money and seizing opportunities to run their own business.50 For life-insurance clerks, entrepreneurship would have been an insufficient if not a wholly misdirected strategy for advancement.51 Instead, they needed to learn enough mathematics to be able to calculate a company’s prospective liabilities (taking into account probable mortality and interest rates), and to impress managers in quasi-academic settings like meetings of the Institute of Actuaries. At times, being a life-insurance clerk probably felt as much like studying in a strangely dislocated Cambridge college as like copying figures in a counting house.

Among British actuaries appointed between 1800 and 1914, less than a quarter were recruited from outside the life-insurance industry. Fully 78 percent worked their way up from junior clerkships, a proportion that rose to 90 percent among actuaries appointed after 1860; and only an eighth of Victorian actuaries held college degrees.52 Companies learned early on that outside experts, whether drawn from academia, the law, or accountancy, tended to be poor managers, owing to their insufficient knowledge of the industry’s unique combination of contingencies. Benjamin Gompertz, a leading authority on probability theory and a member of the Royal Society, oversaw a slow erosion of available assets in the Alliance’s life fund during his two-decade career as its actuary, leading to a shareholder revolt. Even more egregious cases of malpractice by actuaries with brilliant academic credentials led to the

50 Anderson, Victorian Clerks, 41–49.
51 The only striking examples of entrepreneurial life-insurance clerks were the many embezzlers who made their presence felt: see Ogborn, Equitable Assurances, 153–54, and George Robb, White-Collar Crime in Modern England: Financial Fraud and Business Morality, 1845–1929 (Cambridge, U.K., 1992), 11–30, 125–36.
52 Based on biographical information from the Journal of the Institute of Actuaries, Post Magazine, Walford’s Cyclopaedia, and company histories and archival sources cited herein relating to 195 British actuaries appointed between 1800 and 1914.
failure of three life offices in the 1870s, prompting one leading actuary to observe that “[a] differential equation and a discontented policyholder are extremely diverse difficulties.”

Although few actuaries assumed after 1850 that a Cambridge education was an adequate substitute for on-the-job training, this did not prevent them from trying to replicate a Cambridge-style learning environment in the office. Ambitious clerks who hoped to rise through the ranks tended to cluster in companies with reputations as “training schools,” where actuaries were willing and able to impart the technical knowledge that was necessary for rapid promotion. The Royal Exchange produced nine such “graduates” between 1820 and 1856; William Thomson mentored ten future actuaries at Standard Life between 1840 and 1875; and Charles Jellicoe and Archibald Day between them trained eight at the Eagle and London & Provincial Law, respectively, between 1850 and 1870. When John Reddish was getting ready to retire at the Royal Farmers, he made sure that his chief clerk was “well acquainted with decimal arithmetic and the use of logarithms.” Together they went through “the whole of the valuations,” regularly comparing notes to make sure they reached the same answers; and Reddish repeated this ritual in two subsequent valuations until he felt certain that the new actuary’s “result could not be doubtful.”

After midcentury, the Institute and Faculty of Actuaries took slow steps to replace this loose combination of apprenticeship and self-help with a more organized training regime. Both societies attacked the problem by first instituting series of exams, and then gradually propping these up with pedagogical supports. The London-based Institute (est. 1848) started providing exams in 1855, and the Faculty offered its first exam within a year of forming in Edinburgh in 1856. Both sets of exams combined the same algebra and probability questions that could be found in a college mathematics textbook, with specific questions about compound

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55 Royal Farmers board reports, 4 July 1872, 24 Mar. 1874, May 1879, and May 1884, 14,991, GL. On “personalized promotion” in American life offices during this time, see Kwolek-Folland, Engendering Business, 26–27.

interest and mortality tables and “practical” topics like insurance law, investment, and accounting. Eventually, the Faculty and Institute began providing formal instruction to assist clerks who wanted to ascend through the ranks. In 1858, William Thomson encouraged Scottish clerks to form a “voluntary association” to “stimulate . . . progress in professional & general studies,” which became the Actuarial Society of Edinburgh. This gave members access to the Faculty’s growing library and offered like-minded clerks the semblance of a social club. Prodded by younger members, the Institute moved toward more formal training by appointing a tutor in 1871; by the time it received its charter in 1884, it regularly paid tutors to prepare clerks for the first two exams and had commissioned a textbook to assist them in their studies.

Actuaries framed their qualifying exams with one eye on the written Mathematical Tripos tests that had hallowed Cambridge’s halls since the 1760s. Echoes of Cambridge were apparent in the Institute’s practice of publishing the names of successful students in rank order, its use of written as opposed to oral exams, its refusal to accept answers “unaccompanied by the methods of solution,” and its emphasis on coaching and solitary study. The philosophy behind actuarial exams also dovetailed with reigning pedagogy at Cambridge, which emphasized “thinking” over “learning,” mixed as opposed to pure mathematics, and math’s capacity to provide students with “stimulating discipline . . . in the cultivation of the reasoning powers.” After 1900, several of the Institute’s tutors (typically recently elected Fellows who worked as assistant actuaries) sported a Cambridge honors degree, and they relayed to clerks the élan and rigorous expectations of their college coaches. Beyond rewarding younger actuaries with extra status and income while they waited for senior positions to open up, the introduction of tutors institutionalized the “contact with a master” that had prevailed in the earlier apprenticeship system, and as such represented a valued sense of continuity with the past.

Besides providing formal training for future actuaries, the Institute’s

57 IR 4 (1866): 205 and 7 (1869): 424; Council minutes, July 1893, 4/1/4/2, FA.  
58 Council minutes, 30 Dec. 1858, 4/1/4/1, FA; Andrew Rutherford Davidson, The History of the Faculty of Actuaries in Scotland, 1856–1956 (Edinburgh, 1956), 64; Simmonds, Institute of Actuaries, 224, 227–28; JIA 24 (1883): 148.  
quarterly meetings offered crucial networking opportunities for the hundreds of associates and students who swelled its membership roll by the 1890s. These meetings featured lengthy discussions of technical papers, which were reprinted in the Institute’s journal for members who were unable to attend. In 1880 it introduced an annual president’s address, which speakers embellished with “more than Johnsonian language” and peppered with special injunctions to “our younger members.”

In Scotland, the Faculty relegated the discussion of papers to the Actuarial Society of Edinburgh, which, beginning in 1859, encouraged clerks to debate an array of financial issues. From the 1870s on, the Faculty asked senior members of the profession to deliver lectures to the Society, paid for coffee to be served “in the interval between the reading of a paper and the discussion following thereon,” and subsidized the publication of papers “which might be helpful to students in their preparation for the examination.”

Insurance clerks who took advantage of these opportunities for promotion could anticipate substantial rewards. Even moving from clerk to cashier could push a man’s earnings well ahead of his coworkers’ pay, while the fortunate few who started as junior clerks and ended as actuaries moved into a whole new social class. In 1856, the Edinburgh Life paid Robert Story £15 more than a fellow clerk named Tawse; by 1880, after Story had been promoted to cashier, he made £360 and Tawse only £210. From virtually the same starting point, the four Clerical Medical clerks who broke through to become actuaries earned more than twice as much as their coworkers by the age of thirty, and nearly four times as much from the age of forty until they retired. Disparity in pay increased over the course of clerks’ careers: standard deviations at the Clerical Medical rose from 23 percent of the mean salary at age twenty-five to 50 percent at forty-five.

Although directors liked to think these promotions were “stimulating and encouraging,” their actual effect was more mixed. Benjamin Newbatt’s rapid ascent at the Clerical Medical, from clerk to assistant actuary by the age of thirty, “created a certain amount of ill-feeling at the time among the staff,” according to its company historian. Such feelings probably increased after 1890, when more jobs went to actuaries making lateral midcareer moves, and when larger staffs further reduced the chances that a junior clerk would one day be a manager.

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63 Council minutes, 16 Oct. 1896, 4/1/4/3, FA; Actuarial Society of Edinburgh minutes, 22 June 1874 and various pages, 5/1/1/1, FA.

64 Edinburgh Life board minutes, 4 Dec. 1856, CU 2733, 19 June 1878, CU 2742, AG; Clerical Medical salary books, Acc.2005/022, CM.

65 IR 7 (1869): 42; Besant, Our Centenary, 204.
Narrower channels for promotion after 1880, even to midlevel jobs like assistant secretaries and bookkeepers, significantly altered the outlook of newly appointed clerks. Once upon a time, an ambitious life-insurance clerk who was good at math and got along with his boss could expect to move along a relatively fast track, either in his own firm or in that of a cross-town rival. After 1880, such a clerk shared that track with branch secretaries who had little or no actuarial training, and who had instead earned their stripes by setting sales records. When a chief clerk complained to the Post Magazine in 1907 that successful branch secretaries were being “rewarded with the plums of position, title, and salary, while the organisers and administrators are lost in the ranks beneath,” he could have pointed to a long list of managers who fit this description. The rise of composite offices after 1900 altered the rules for promotion once again, by setting a premium on knowledge and experience of many different forms of insurance. As the Economist noted in 1910, “the manager of the future will be a man acquainted with all kinds of insurance, from life to wet weather or ptomaine poisoning.”

Even the newly limited opportunities for advancement that were available at the head office would have been remote, if not wholly out of reach, for the thousands of life-insurance clerks working at provincial branches after 1880. Such clerks faced a different set of possibilities and obstacles than their head-office counterparts. On one hand, they had access to the social and educational advantages offered by provincial insurance institutes, which federated in 1897 and became the Chartered Insurance Institute in 1908. These activities were organized in most large towns between 1873 and 1900, and they took the form of networking opportunities, lectures from insurance experts, and vocational classes. On the other hand, the life clerk’s relative status, alreadywaning in head offices with the rise of new forms of insurance, was especially tenuous in provincial branches. In companies that wrote fire or accident as well as life insurance, the former took up most of a branch office’s manpower, and even clerks in specialist life offices could be isolated by the fact that the available extramural support networks mainly focused on fire insurance. The best way to succeed in life insurance

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was to start at a head office, work closely with the actuary, and study for the Faculty or Institute exams. For a mathematically inclined clerk stuck in Birmingham or Leeds, this might have seemed like a distant dream.

Faced with these obstacles to promotion, many Edwardian life-insurance clerks came to view their occupation more as a way station than as a lifelong career. The actors Basil Rathbone and Ralph Richardson, both of whom worked as teenagers at insurance companies in the 1910s, were typical in their haste to depart when something better came along.70 At the Clerical Medical, where all thirteen clerks appointed between 1837 and 1874 remained on staff for at least ten years, 55 percent of those hired between 1876 and 1910 left before a decade had elapsed. Of 98 clerks who stopped working at the Edinburgh Life’s head office between 1873 and 1912, only 26 percent retired or died in office, and 16 percent were transferred to a different branch. The rest either emigrated (11 percent) or found work with another insurance company (16 percent) or in a different sector (30 percent)—and they did so, on average, within six years of joining the company.71 Some professional leaders encouraged this trend, steering junior members into “new channels for actuarial activity” provided by the National Insurance Act of 1911, private and government pensions, and consulting work. Most urged aspiring actuaries to lower their expectations, reminding them that “we cannot all become bishops amongst actuaries.”72

For the male clerk whose path to promotion was less smooth than in his father’s day, there was at least the consolation that his company reserved the most routine work and the lowest pay for women. According to one estimate for 1910–14, women insurance clerks earned on average £60 a year, compared to £139 for men; in 1891; only 7 percent of the Prudential’s female staff made more than £60 a year; and the top salary for a woman was £95. At the Yorkshire Fire & Life, the twelve women who were hired as typists at its head office between 1902 and 1910 made six shillings a week less than male clerks when they were twenty (£43 vs. £58 a year), but within ten years that gap grew to nearly a pound a week (£89 vs. £138 a year).73 Late-Victorian insurance companies also softened the blow of narrower promotion channels with comprehensive staff pension schemes (starting with the Alliance and the Royal Exchange in 1881) and partially subsidized life-insurance pol-

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70 Dictionary of National Biography, entries on Rathbone and Richardson.
71 Clerical Medical salary books, Acc.2005/022, CM; Edinburgh Life staff notebook, CU 2567, AG.
73 Holcombe, Victorian Ladies at Work, 150–51; Jordan, “Lady Clerks,” 66; Yorkshire branch staff salaries, GA 2707, AG.
The only hitch to subsidizing clerks’ retirement was that the very factors that made it an effective management tool were at odds with the professed virtues of self-reliance that insurers sold. When the *Post Magazine* ran a series of letters calling for more superannuation funds, one correspondent suggested that such pleas would “stultify most if not all the reasons they usually advance when trying to induce a man to assure his life.”

**Recreating Clerks**

Despite offering the consolation prizes of pensions and subsidized life insurance, directors still faced an uphill battle to motivate employees on staffs that were larger and more widely dispersed. The ties of paternalism that managers had previously relied on to achieve clerks’ loyalty counted for less in larger offices, and must have seemed increasingly hollow to clerks who had less chance of promotion. To overcome these obstacles, many companies turned to organized sports and other forms of recreation, which diverted the desire for social or economic mobility into aspiration for success on the playing field, golf course, or stage. The move toward organized leisure activities, which took off after 1880, coincided with a more general rethinking of the place of sport in late-Victorian society as an ethic of “masculine Christianity” that had been forged in Rugby and other public schools in the mid-nineteenth century began to spread through the urban middle classes. From the insurance company’s perspective, such activities helped to recalibrate the balance between deference and independence that new patterns of occupational mobility were threatening to destabilize. The result of this effort resembled the phenomenon that Jerome Bjelopera has observed to have occurred among late-nineteenth-century clerks in Philadelphia: a solidification of friendships to compensate for increasingly impersonal offices; a clarification of gender roles in settings where women and men newly worked under the same roof; and “a taste of independent mobility” to counter bleak routines and bleaker career prospects.

A Prudential clerk in late-Victorian London with nothing to do on the weekend could borrow a novel from the three thousand available at the company’s library; write a short story for the in-house literary magazine; draw a picture for the Ibis Sketching Club; practice his bassoon.

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74 Supple, *Royal Exchange Assurance*, 388–89; Alliance board minutes, 9 Feb. 1881, 12.162/12, GL; *PM* 54 (1893): 107 and 42 (1881): 267; Yorkshire board minutes, 29 Feb. 1888, GA 1228, AG.

75 *PM* 54 (1893): 107.


77 Bjelopera, *City of Clerks*, 88–103 (quotation on p. 100).
(purchased on installment from the company) at the Ibis Music Society; sing with the Prudential Choral Society; hear a missionary lecture at the Prudential Prayer Union; or attend a joinery class sponsored by the Ibis Technical Instruction Society. Depending on the season, the same clerk could participate in a wide variety of sports, including cricket, rowing, running, tennis, cycling, swimming, gymnastics, and chess—either intramurally or against other amateur teams from London. Funding for all these activities came from the Prudential Clerks Society, which dated back to 1871 and, beginning in 1900, received a £1,000 annual grant from the directors. While nearly half of this money went to rowing and cricket, substantial sums were also doled out to swimming, gymnastics, the library, and the orchestra. With a head-office staff numbering more than three hundred in the late 1870s (up to two thousand by 1918), this annual expenditure was a bargain for the company, and clerks took part in droves. In 1878, 75 percent of the staff belonged to the library, 55 percent rowed, 48 percent performed gymnastics, 37 percent played cricket, and 19 percent played chess.78

As in most other insurance matters, the Prudential’s recreational offerings were exceptional in scale but indicative of a general trend toward company-sponsored activities. Other industrial offices did their best to keep up: between 1887 and 1902, for instance, the Pearl sponsored a Literary and Social Union, a Musical Society and Athletic Club, a Dining Club, an orchestra, and a Sports Club.79 Many of the larger “ordinary” life offices, especially those with fire and accident departments, also fielded teams in sports as diverse as quoits, hockey, and table tennis.80 More commonly, companies collaboratively sponsored social or athletic clubs, including a music society (1882–94) and clubs for cricket (established 1884), chess (1893), angling (1894), football (1905), shooting (1906), and swimming (1914).81 In the provinces, insurance institutes regularly hosted concerts and athletic outings for their members, and separate athletic clubs were formed in Glasgow and Bristol.82


80 *PM* 49: 74 (Phoenix); *Norwich Union Magazine* 11 (1901): 42; Law Union & Crown Athletic Club minutes, 21,275 GL; *PM* 66 (1905): 487; *REA Magazine* 3 (1910): 123; Athletic Record and Billiard Chronicle, ms. 15/4, Scottish Amicable Insurance Company archives, Stirling.


82 Birmingham Insurance Institute, *Golden Jubilee Year, 1937* (Birmingham, 1937); *PM* 52 (1891): 517; 48 (1887): 124; 50 (1889): 635.
Insurance clerks’ leisure activities closely resembled wider late-Victorian recreational patterns among the lower middle classes. And since they were “not people of leisure,” as the historian Fred Robinson has astutely noted, they pursued leisure “in a spirit of uncertain imitation.”83 This imitation is easiest to detect where clerks engaged in arts and letters, often under the watchful eye of men who at least pretended to a superior appreciation for such matters. A case in point was the Insurance Musical Society, which sponsored quarterly concerts through the 1880s and added an orchestra in 1887. Headed by a committee of managers and secretaries from eleven London firms, the society hired a vocal instructor and paid professional musicians (usually women) to enhance the clerks’ sometimes shaky talent. During the decade that it lasted, members and patrons constantly haggled over the ratio of humorous songs to orchestral pieces at their concerts. The patrons (who preferred orchestral pieces) got their way, but the clerks voted with their feet: membership fell by a quarter between 1885 and 1891, the orchestra disbanded two years later, and the society folded in 1894.84 Similar tensions arose in the 1890s at the Faculty of Actuaries, where clerks complained about its “learned-looking, dust-collecting” hall and petitioned for a “professional club” with billiards and refreshments.85

Many of these tensions were less overt when the recreation in question took place outdoors. Unsurprisingly, given its Victorian status as “a perfect system of ethics and morals,” cricket was by far the most popular team sport engaged in by English insurance companies, which fielded at least two dozen active cricket teams between 1890 and 1914, while golf prevailed in Scotland.86 Life-insurance cricket clubs either played each other or picked from among the 1,100 other amateur elevens that had formed in London by 1911—most often those sponsored by banks or fire offices. Serious teams, like the Ibis eleven, played more than twenty matches a year during summer months, when a Saturday afternoon match could stretch into the early evening.87 In Scotland, where most insurance managers were themselves avid golfers, companies spent even more money to secure courses for their staffs than was spent on cricket in England.88 Between 1889 and 1903, nearly all the larger Scottish

83 Fred Miller Robinson, The Man in the Bowler Hat: His History and Iconography (Chapel Hill, 1993), 34.
85 PM 58 (1897): 747; Council minutes, 16 Feb. 1894, 4/1/4/2, FA.
86 Keith A. P. Sandiford, Cricket and the Victorians (Aldershot, U.K., 1994), 1. Insurance cricket matches were regularly reported in the Post Magazine, starting in 1890.
87 Lowerson, Sport and the English Middle Classes, 83; Ibis 13 (1890): 28.
88 See, for example, Caledonian Journal 1 (1892): 60. For Scottish insurance managers who golfed, see Davidson, History of the Faculty of Actuaries, 88; PM 74 (1913): 345.
companies formed golf clubs, which in 1894 began competing annually in an Insurance Trophy Competition.\(^8^9\)

Clerks gladly joined company clubs, partly because it was an easy way to fraternize with coworkers, and partly to save money: up to £30 a year in country-club and equipment fees for a golfer, and even more for an angler or bicyclist. Joining a club could mean a temporary ticket out of the City, although seldom more than a few miles away: insurance anglers took the Great Eastern line to Langford Mills in Essex, and swimmers braved the Thames from Kingston to Kew.\(^9^0\) Also, for clerks who were fresh out of school, joining their company’s club let them relive the pleasures of intramural competition; and those who had missed out on athletics or “culture” in school could learn how to swim or play a musical instrument for the first time, either from more experienced coworkers or from a paid coach. Most basically, these recreational activities offered clerks a diversion from their increasingly routinized jobs. They gave clerks something to do on their longer Saturday afternoons, something to spend their extra earnings on, and—through club

\(^8^9\) \textit{PM} 55 (1894): 431; 57 (1896): 441.

colors, early-morning practices, and after-game fêtes—a chance to make friends.

A variety of factors motivated managers and directors to promote team sports: their concern for employees’ health, their hope that teamwork learned on the field would carry over to the office, and their effort to compensate for what some felt to be the feminizing nature of clerical labor. Many insurance men held that team sports countered sedentary office work, as when a Pearl manager extolled the positive effects of outdoor exertion for “those who are closely shut up in the city all the week.” Sport also assisted insurance directors in their efforts to promote the evolving virtue of teamwork in larger-scale offices. Managers and directors quietly but firmly privileged “friendly competition . . . and social intercourse” among club members, a stance that became more formal after 1910, when clubs affiliated with organizations like the Amateur Athletic Association.91 Efforts to use team sports as a way of improving staff camaraderie were most explicit in intramural events, pitting fire against life departments, receipts against actuarial, and “Second Floor” against “Rest of Office.” Team sports similarly functioned as cultural glue when two offices merged, bringing together staffs accustomed to different routines and often trained in different types of insurance. A year after the Royal had absorbed the Queen, a member of the Royal’s boating club referred to the directors’ “purchase of a sister ship, the ‘Queen,’” in a poem he read at the firm’s annual dinner, concluding: “They’ll strain each nerve and muscle, keep all things trim and taut, Till in the harbour of success they both the ships have wrought.”92

Finally, sport enabled insurance clerks to do what they could to dispel stereotypes (recently strengthened by the appointment of lady typists) that clerical work was effeminate. Hence, at an Ibis Gymnastics Club’s annual show before 350 coworkers in 1890, a clerk named Giudici “gave a display with the heavy clubs” that left one female clerk gasping that he “must possess a wonderful muscular power.” For every Giudici, there were dozens of weedier replicas, who might not be up to the more public test of the cricket pitch but could still take advantage of company-provided Indian clubs to act out what one historian has called “the illusion of athleticism.”93 Reinforcing clerks’ manly aspirations was their managers’ ethos, learned either directly or indirectly from Oxford and Cambridge, that identified physical ability with mathematical skill.

91 PM 56 (1895): 813; Law Union & Crown Athletic Club minutes, 3 June 1912, June 1913, 21,275, GL.
92 PM 57 (1896): 441, 464; Athletic Record and Billiard Chronicle, ms 15/4, Scottish Amicable archives; Pearl Assurance, 153; Law Union & Crown Athletic Club minutes, 21,275, GL; Watson, Ibis Cricket, 66; PM 52 (1891): 778.
93 Ibis 13 (1890): 125, 148; Lowerson, Sport and the English Middle Classes, 90.
The London Life’s actuary rowed crew at Oxford in the 1890s, and a set of Cambridge-trained actuaries regularly scaled the Alps during their summer holidays. Another Cambridge graduate, Philip Newman of the Yorkshire Fire & Life, was a “notable runner and sprinter” who once led the entire male staff on a cross-country “paper chase” en route to a social gathering in Knavesmere.94

Conclusion

When George and Weedon Grossmith converted Diary of a Nobody from a magazine series into a book in 1892, they added extra chapters that dashed Pooter’s hope that his son Lupin would happily settle in as a “regular-downright-respectable-funereal-first-class-City-firm-junior-clerk.” In the new epilogue, Lupin urges a longtime customer to switch to a different company; to acknowledge his success, the rival firm rewards him first with a £25 commission and then with a position paying close to what his father earned. As Jonathan Wild has recently observed, Lupin’s desire “to go on” was at least as typical as Pooter’s good-natured stoicism in late-Victorian literary depictions of clerks. The readers of such depictions, many of them clerks themselves, mainly encountered characters who presided over family life, headed to and from the office, or pursued leisure activities, as opposed to actually working at the office; and, as often as not, they encountered plots that ended with clerks moving on to a new (frequently literary) life.95 It is easy enough to imagine the attraction that this genre of writing might have held for the insurance clerks I have described. Members of the Royal Insurance Boating Club, for instance, might well have identified with the clerks who rowed their way through Jerome K. Jerome’s Three Men in a Boat, and who reveled in higher-class behavior while conversing in the office-floor slang that Jerome absorbed while working as a solicitor’s clerk.96 More generally, the theme of escape that pervaded fin-de-siècle clerks’ tales clearly would have appealed to the many insurance workers who spent only a few years at a firm before moving on in search of better things.

Too great a focus on the appeal of escape, however, diverts atten-


95 Grossmith, Diary of a Nobody, 98, 119–20; Wild, The Rise of the Office Clerk, 62, ch. 4, various pages. Wild points out that the positive resolution of these plots marked a change from earlier depictions of clerks by novelists like George Gissing, whose clerks were equally aspirational but much less likely to succeed.

tion from the equally large number of clerks who remained at their jobs, or at least did so long enough to make a collective impact on the rapid evolution of the insurance industry over the course of the nineteenth century. For much of the century, the relatively small size of nearly all life offices, and the real potential for promotion, meant that few clerks seriously considered switching employers. The fact that nearly all actuaries and secretaries rose through the ranks made it likely that a young clerk, working alongside six or seven others his own age, would one day contribute in a meaningful way to the day-to-day running of the company. Clerks knew better than anyone (especially the general public) what their labor meant to a life office’s success, and from the 1850s on, the Institute and Faculty of Actuaries supplemented their corporate pride with the individual esteem that came from the publication of test scores and scholarly articles. Although mid-Victorian life offices had plenty of room for the Pooters who were happy to spend their lives muddling through at £200 a year, they also had sufficient space for more ambitious clerks—or if they did not, an insurance company down the street was likely to welcome them into their employ.

Later in the century, when up to half of all life-insurance clerks left within a few years of their apprenticeship, the industry relied even more on those who stayed, since these were the employees who moved (more slowly, but still surely) through the ranks into positions of responsibility. Most of those who remained were just as young and restless as their counterparts who left, and while facing the same narrow channels for promotion, they still found it worth their while to seek fulfillment at the company that had hired them. Although it was true, especially in most branch offices, that the life-insurance side of the business came with unique hurdles to career advancement by the end of the century, the situation was in some ways reversed at most head offices. All insurance companies with a life division still needed actuaries (plus several assistants who knew how to work a slide rule), and well into the twentieth century the only place to recruit them was from the rising generation of clerks. Clerks who worked in London or Edinburgh could put themselves in a prime position for such jobs by shining at the Institute or Faculty, and by pulling long hours in the periodic valuations that temporarily reminded directors of the importance of mathematical ability.

In fictional representations of British clerks at the turn of the twentieth century, the double weight of “feebleness and failure” hangs over their heads, and the first quality made it even harder to succeed in a business environment where opportunities were fewer and farther between.97 Anxieties about clerks’ masculinity under such circumstances

were no less pervasive on the real-life office floor, and in life insurance the stakes were especially high—since manhood (in the shape of domestic duty) featured so prominently in the way the product was marketed. For real-life Lupins who started as junior life-insurance clerks, an obvious way to avoid emasculation was to switch, as soon as possible, into sales within the same firm (since many more opportunities existed in that department) or to find a job in a different sector. The many Lupins who stayed behind in the life department, however, did not wholly lack opportunities for developing their masculine side. When they crammed for actuarial tests, they replicated what had become a central tenet of manhood for Cambridge-educated professionals; and valuations must have created similar levels of self-assurance among the handful of specially trained men who spent weeks calculating as if there were no tomorrow. Even lingering Pooters could find a version of manhood among the growing selection of office-sponsored leisure activities. One such clerk, writing in the “gentleman’s only” section of his staff magazine, told a joke that might have been taken directly from Diary of a Nobody, involving a fat man who, after climbing to a theater gallery in hot weather, “takes off his hat and pants.”98 Selecting from these various opportunities to find meaning in their work, British life-insurance clerks adapted over time to their changing opportunities for occupational mobility.
